B1 (Official Form 1)(1/08)								
	States Bank tern District o						Voluntary	Petition
Name of Debtor (if individual, enter Last, First, Kern, Richard	Middle):		Name	of Joint De	ebtor (Spouse) (Last, First,	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): DBA Animations				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) xxx-xx-0709	yer I.D. (ITIN) No./	Complete EII		our digits o		Individual-T	Taxpayer I.D. (ITIN) N	o/Complete EIN
Street Address of Debtor (No. and Street, City, a 27 Milford Drive Central Islip, NY	, 	ZIP Code	Street	Address of	Joint Debtor	(No. and Str	reet, City, and State):	ZIP Code
County of Residence or of the Principal Place of Suffolk		11722	Count	y of Reside	ence or of the	Principal Pla	ace of Business:	
Mailing Address of Debtor (if different from stre	eet address):	TID C. I	Mailir	ng Address	of Joint Debt	or (if differer	nt from street address):	
Location of Principal Assets of Business Debtor (if different from street address above):	Γ	ZIP Code	1					ZIP Code
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Chec ☐ Health Care Bu ☐ Single Asset R in 11 U.S.C. § ☐ Railroad ☐ Stockbroker ☐ Commodity Br ☐ Clearing Bank ☐ Other Tax-Exe	eal Estate as (101 (51B) roker empt Entity x, if applicable; -exempt orga of the United) nization States	defined "incurr	the 1 er 7 er 9 er 11 er 12	Petition is Fi Cl of Cr of Nature (Check consumer debts, 101(8) as idual primarily	busin	Recognition eding
Filing Fee (Check on Full Filing Fee attached Filing Fee to be paid in installments (applica attach signed application for the court's cons is unable to pay fee except in installments. R Filing Fee waiver requested (applicable to clattach signed application for the court's cons	able to individuals or ideration certifying tule 1006(b). See Offnapter 7 individuals	that the debto icial Form 3A. only). Must	Check	Debtor is a if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small b aggregate nor s or affiliates) ble boxes: being filed w ces of the pla	usiness debto necontingent li are less than ith this petition were solici	defined in 11 U.S.C. or as defined in 11 U.S. iquidated debts (exclude \$2,190,000.	.C. § 101(51D). ling debts owed ne or more
Statistical/Administrative Information ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt prop there will be no funds available for distribution.	erty is excluded and	administrativ		es paid,		THIS	SPACE IS FOR COURT	USE ONLY
1- 49 99 199 999	1,000- 5,001- 5,000 10,000	10,001-	25,001- 50,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001 \$10,000,001 to \$10 to \$50	\$50,000,001	\$100,000,001 to \$500	\$500,000,001 to \$1 billion				

B1 (Official For	m 1)(1/08)		Page 2	
Voluntary	y Petition	Name of Debtor(s):		
(This nage mu	st be completed and filed in every case)	Kern, Richard		
(This page mi	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, a	attach additional sheet)	
Location		Case Number:	Date Filed:	
Where Filed:	- None -			
Location Where Filed:		Case Number:	Date Filed:	
	nding Bankruptcy Case Filed by any Spouse, Partner, or			
Name of Debte - None -	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A	(To be completed if debtor is an	Exhibit B individual whose debts are primarily consumer debts.)	
forms 10K at pursuant to S and is reques	eleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 string relief under chapter 11.) A is attached and made a part of this petition.	have informed the petitioner 12, or 13 of title 11, United S	inger, Esq. June 2, 2009 Debtor(s) (Date)	
	Exh	ıbit C		
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and id	entifiable harm to public health or safety?	
	Exh	nibit D		
(To be compl	leted by every individual debtor. If a joint petition is filed, ea	ch spouse must complete and	attach a separate Exhibit D.)	
	D completed and signed by the debtor is attached and made	a part of this petition.		
If this is a joi	nt petition: D also completed and signed by the joint debtor is attached a	and made a part of this petitio	n.	
	Information Regardin	ng the Debtor - Venue		
	(Check any ap	-		
•	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for			
	There is a bankruptcy case concerning debtor's affiliate, go	eneral partner, or partnership	pending in this District.	
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a	defendant in an action or	
	Certification by a Debtor Who Reside		Property	
	(Check all app Landlord has a judgment against the debtor for possession		checked, complete the following.)	
	(Name of landlord that obtained judgment)			
	(Address of landlord)	noro are aircumentor I	which the debter would be machited to a	
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment.	for possession, after the judgm	nent for possession was entered, and	
	Debtor has included in this petition the deposit with the coafter the filing of the petition. Debtor continue that he keep has conved the Landlard with the	·	5 .	

B1 (Official Form 1)(1/08) Page 3 Name of Debtor(s): Voluntary Petition Kern, Richard (This page must be completed and filed in every case) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition petition is true and correct. is true and correct, that I am the foreign representative of a debtor in a foreign If petitioner is an individual whose debts are primarily consumer debts and proceeding, and that I am authorized to file this petition. has chosen to file under chapter 7] I am aware that I may proceed under (Check only one box.) chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief ☐ I request relief in accordance with chapter 15 of title 11. United States Code. available under each such chapter, and choose to proceed under chapter 7. Certified copies of the documents required by 11 U.S.C. §1515 are attached. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b). ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting I request relief in accordance with the chapter of title 11, United States Code, recognition of the foreign main proceeding is attached. specified in this petition. X /s/ Richard Kern Signature of Foreign Representative Signature of Debtor Richard Kern Printed Name of Foreign Representative Signature of Joint Debtor Date Telephone Number (If not represented by attorney) Signature of Non-Attorney Bankruptcy Petition Preparer June 2, 2009 I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Date compensation and have provided the debtor with a copy of this document Signature of Attorney* and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services X /s/ Howard D. Weisinger, Esq. chargeable by bankruptcy petition preparers, I have given the debtor notice Signature of Attorney for Debtor(s) of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Howard D. Weisinger, Esq. Official Form 19 is attached. Printed Name of Attorney for Debtor(s) Howard D. Weisinger, Esq. P.C. Printed Name and title, if any, of Bankruptcy Petition Preparer Firm Name 393 Old Country Road Suite 300 Social-Security number (If the bankrutpcy petition preparer is not Carle Place, NY 11514 an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition Address preparer.)(Required by 11 U.S.C. § 110.) (516) 997-0700 Telephone Number June 2, 2009 Address Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Date Signature of Debtor (Corporation/Partnership) Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition Names and Social-Security numbers of all other individuals who prepared or on behalf of the debtor. assisted in preparing this document unless the bankruptcy petition preparer is The debtor requests relief in accordance with the chapter of title 11, United not an individual: States Code, specified in this petition. Signature of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Printed Name of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in Title of Authorized Individual fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Date

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Eastern District of New York

In re	Richard Kern	Case No.		
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.); □ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Richard Kern Richard Kern
Date: June 2, 2009

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Eastern District of New York

In re	Richard Kern		Case No.	
-		Debtor		
			Chapter	7
			•	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	350,000.00		
B - Personal Property	Yes	3	33,445.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		345,800.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		2,300.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		61,500.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,364.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			5,364.00
Total Number of Sheets of ALL Schedu	ıles	17			
	Т	otal Assets	383,445.00		
			Total Liabilities	409,600.00	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Eastern District of New York

In re	Richard Kern		Case No.	_
_		Debtor	Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	2,300.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	2,300.00

State the following:

Average Income (from Schedule I, Line 16)	5,364.00
Average Expenses (from Schedule J, Line 18)	5,364.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,608.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		8,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	2,300.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		61,500.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		69,500.00

B6A (Offici	ial Form 6A) (12/07)			
In re	Richard Kern		Case No.	
-		Debtor	-,	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Location: 27 Milford Drive, Central Islip NY	Joint Tenant with Robe Kern	ert -	350,000.00	317,800.00

Sub-Total > 350,000.00 (Total of this page)

350,000.00 Total >

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re	Richard Kern	Case No.	
_		Debtor ,	
		DC0101	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Chec Chec	sking & Savings, Suffolk FCU, Hauppauge NY sking & Savings, Wa Mu, Islandia NY	-	110.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc	Goods & Furniture	-	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Asso	rted Clothing	-	750.00
7.	Furs and jewelry.	Wato	h, Jewelry, & Wedding Band	-	500.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Who	e Life Ins Prudential	-	Unknown
10	Annuities. Itemize and name each issuer.	Х			
			(To	Sub-Tota of this page)	al > 3,360.00

² continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Richard Kern	Case No
_		

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N	Description and Location of Property	Husband, Wife, Joint, or	Current Value of Debtor's Interest in Property, without Deducting any
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X		Community	Secured Claim or Exemption
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	I	Prudential Stock	-	500.00
14.	Interests in partnerships or joint ventures. Itemize.	Χ			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	•	Judgment vs. Manuel Amaro	-	1,600.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(То	Sub-Total of this page)	al > 2,100.00
~.	4 . 0				

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Richard Kern	Case No.

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	199	7 Ford Expedition	-	2,500.00
	other venicles and accessories.	200	05 Nissan Pathfinder	-	20,000.00
		200	07 Box Trailer	-	1,000.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	dek Co:	ols of the Trade and Other equipment used in otor's business: DJ Equipment - \$1,135.00; stumes - \$2,200.00; CDs - \$650.00; Used Candy chines - \$500.00.	-	4,485.00
30.	Inventory.	Х			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	Х			
35.	Other personal property of any kind not already listed. Itemize.	Х			
				Sub-Tota	al > 27,985.00
			(Tota	al of this page)	•

(Total of this page) Total > 33,445.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re	Richard Kern	Case No.	
-		Debtor ,	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Location: 27 Milford Drive, Central Islip NY	NYCPLR § 5206(a)	50,000.00	350,000.00
Household Goods and Furnishings Misc. Goods & Furniture	NYCPLR § 5205(a)(5)	2,000.00	2,000.00
Wearing Apparel Assorted Clothing	NYCPLR § 5205(a)(5)	750.00	750.00
<u>Furs and Jewelry</u> Watch, Jewelry, & Wedding Band	NYCPLR § 5205(a)(6)	500.00	500.00
Interests in Insurance Policies Whole Life Ins Prudential	NY Ins. Law § 3212	100%	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles 1997 Ford Expedition	Debtor & Creditor Law § 282(1)	2,400.00	2,500.00
Machinery, Fixtures, Equipment and Supplies Used in Tools of the Trade and Other equipment used in debtor's business: DJ Equipment - \$1,135.00; Costumes - \$2,200.00; CDs - \$650.00; Used Candy Machines - \$500.00.	Business NYCPLR § 5205(a)(7)	600.00	4,485.00

B6D (Official Form 6D) (12/07)

In re	Richard Kern		Case No.
		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box it debtor has no creations holding secured claims to report on this schedule D.								
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXF_ZGEZ	UNLIQUIDA	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 12340564			2007	Т	D A T E D			
Active Capital Corp. 74 West Park Ave. Second Floor Long Beach, NY 11561		-	Lease Candy Machines Value \$ 0.00				5,000.00	5,000.00
Account No. 1007131020	\dagger		2006			Н	0,000.00	0,000.00
Indy Mac POB 78826 Phoenix, AZ 85062		-	Realty Location: 27 Milford Drive, Central Islip NY					
			Value \$ 350,000.00			Ш	281,200.00	0.00
Account No.			2008					
People's Alliance FCU 125 Wireless Blvd Hauppauge, NY 11788		-	Motor Vehicle 2005 Nissan Pathfinder					
			Value \$ 20,000.00	1			23,000.00	3,000.00
Account No. 753314236 WA MU			2007 Realty					·
POB 660433 Dallas, TX 75266		-	Location: 27 Milford Drive, Central Islip NY					
			Value \$ 350,000.00	1			36,600.00	0.00
_0 continuation sheets attached		•	S (Total of the	ubt his p			345,800.00	8,000.00
			(Report on Summary of Sc		ota lule	- 1	345,800.00	8,000.00

B6E (Off	icial Form 6E) (12/07)	
In re	Richard Kern	Case No
	-	Debtor
	SCHEDULE E - CREDIT	ORS HOLDING UNSECURED PRIORITY CLAIMS
so. I Do 1 sche liable colu "Dis" "Tot liste also prior	riority should be listed in this schedule. In the boxes pount number, if any, of all entities holding priority clair inuation sheet for each type of priority and label each The complete account number of any account the det f a minor child is a creditor, state the child's initials an not disclose the child's name. See, 11 U.S.C. §112 and If any entity other than a spouse in a joint case may be dule of creditors, and complete Schedule H-Codebtors et on each claim by placing an "H," "W," "J," or "C" in mn labeled "Contingent." If the claim is unliquidated, sputed." (You may need to place an "X" in more than a Report the total of claims listed on each sheet in the beal" on the last sheet of the completed schedule. Report Report the total of amounts entitled to priority listed of on this Schedule E in the box labeled "Totals" on the on the Statistical Summary of Certain Liabilities and leptor the total of amounts not entitled to priority list	btor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do ded the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." I Fed. R. Bankr. P. 1007(m). De jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate so. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled one of these three columns.) Dox labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled this total also on the Summary of Schedules. On each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority e last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total Related Data. ted on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to lis" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this
	Check this box if debtor has no creditors holding unsec	cured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appro	opriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic support obligations	
		erable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative omestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
(Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's bute or the order for relief. 11 U.S.C. § 507(a)(3).	usiness or financial affairs after the commencement of the case but before the earlier of the appointment of a
□ '	Wages, salaries, and commissions	
repr	Wages, salaries, and commissions, including vacation, esentatives up to \$10,950* per person earned within 1 irred first, to the extent provided in 11 U.S.C. § 507(a)	severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales 80 days immediately preceding the filing of the original petition, or the cessation of business, whichever ()(4).
	Contributions to employee benefit plans	
	Money owed to employee benefit plans for services rechever occurred first, to the extent provided in 11 U.S.	endered within 180 days immediately preceding the filing of the original petition, or the cessation of business, .C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400	* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
(Deposits by individuals Claims of individuals up to \$2,425* for deposits for th wered or provided. 11 U.S.C. § 507(a)(7).	ne purchase, lease, or rental of property or services for personal, family, or household use, that were not
	Γaxes and certain other debts owed to govern	mental units
-	Taxes, customs duties, and penalties owing to federal,	state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of an ins	sured depository institution
		ector of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal aintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while deb	otor was intoxicated
(Claims for death or personal injury resulting from the	operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

1 continuation sheets attached

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re	Richard Kern		Case No.
		Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) 2008 Account No. Tax **IRS** 0.00 10 MetroTech Center 625 Fulton St Brooklyn, NY 11201 2,300.00 2,300.00 Notice Purpose Account No. **US** Attorney 0.00 Att:Bankruptcy OnePierrepont Plaza Brooklyn, NY 11201 0.00 0.00 Account No. Account No. Account No. Subtotal 0.00 Sheet 1 of 1 continuation sheets attached to (Total of this page) 2,300.00 2,300.00 Schedule of Creditors Holding Unsecured Priority Claims Total 0.00 (Report on Summary of Schedules) 2,300.00 2,300.00

B6F (Offici	al Form 6F) (12/07)	
In re	Richard Kern	Case No.
-		Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box it debtor has no creditors holding unsecutor	cu c	141	ins to report on this benedule 1.					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H W	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	CONTINGEN	UNLIQUIDA	SPUTE	3	AMOUNT OF CLAIM
Account No.			2000-2008 Credit Card	T	T E D			
American Express POB 297804 Fort Lauderdale, FL 33329		-						3,000.00
Account No. 4888930360522715	T		2000-2008				Ť	
Bank of America POB 15726 Wilmington, DE 19886		-	Credit Card					1,000.00
Account No. 5140218897393607			2000-2008 Credit Card				T	
Barclays POB 13337 Philadelphia, PA 19101		-	Credit Card					500.00
Account No.	┢		2000-2008	-	_		+	
Chase POB 15153 Wilmington, DE 19886		_	A/C: 4246311355379139 A/C: 4246315164329169					15,000.00
_4 _ continuation sheets attached		<u> </u>		Subt			\dagger	19,500.00
			(Total of t	nıs	pag	ge)	L'	•

B6F (Official Form 6F) (12/07) - Cont.

In re	Richard Kern	Case No.
		Debtor

		_			_		
CREDITOR'S NAME,	CC	Н	usband, Wife, Joint, or Community	CC	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	CONFINGEN	Q U I	U T E	AMOUNT OF CLAIM
Account No.			Notice Purpose	Т	D A T E D		
Chase POB 15548 Wilmington, DE 19886		-			D		0.00
Account No. 3124028908			2008				
Chase/Wa Mu POB 659588 San Antonio, TX 78265		-	Line of Credit				5,000.00
Account No.	Н	H	2000-2008		┢		
Citi POB 6500 Sioux Falls, SD 57117		-	A/C: 5424180839479133 A/C: 5424181040163540 A/C: 5082290053703945				20,000.00
Account No.			Notice Purpose		Г		
Citi POB 183051 Columbus, OH 43218		-					0.00
Account No. xxxxxxxxxxxx3566		Ī	2000-2008		Г		
Discover POB 3008 New Albany, OH 43054		_	Credit Card				500.00
Sheet no. 1 of 4 sheets attached to Schedule of				Sub	tota	ıl	25,500.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	20,000.00

B6F (Official Form 6F) (12/07) - Cont.

In re	Richard Kern	Case No.	
		Dobtor,	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CONT	DZLLQD.	D	
MAILING ADDRESS	CODEBTOR	н	DATE CLANA WAS DIGWEDED AND	N	Ĺ	s	
INCLUDING ZIP CODE,	I E	w	DATE CLAIM WAS INCURRED AND	H	l O	l P U	
AND ACCOUNT NUMBER	Ī	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	Ü	U T E	AMOUNT OF CLAIM
(See instructions above.)	R	С	is subject to setort, so state.	- NG HN H	I D	D	
Account No. xxxxxxxxx2715			2000-2008	 	DATED		
	ı		Credit Card		Ď		
FIA Card/Advanced Call							
POB 8457		-					
Johnson City, TN 37615							
							700.00
Account No.			Notice Purpose	П			
GE Money Bank							
POB 9769		-					
Macon, GA 31297							
							0.00
Account No.			2000-2008	П			
	1		Credit Card				
GE Money Bank							
POB 981127		-					
El Paso, TX 79998							
							2,000.00
Account No.			Notice Purpose	П			
	1		•				
GE Money Bank							
POB 960061		-					
Orlando, FL 32896							
							0.00
Account No.	T	T	Notice Purpose	\Box			
	1						
GE Money Bank							
4125 Windward Plaza Dr.		-					
Bldg 3000	ĺ						
Alpharetta, GA 30005							
							0.00
Sheet no. 2 of 4 sheets attached to Schedule of	<u> </u>	<u> </u>		Subt	Ote	L 1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				2,700.00
Creditors froming Onsecured Nonphority Claims			(10tal of t	ms I	Jag	(0)	

B6F (Official Form 6F) (12/07) - Cont.

In re	Richard Kern	Case No.
		Debtor

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXH_XGWXH	UNLIQUIDATED	D I S P U T E D	S	AMOUNT OF CLAIM
Account No.	1		Notice Purpose	'	Ė			
GE Money/Rubin & Rothman 1787 Vets Hwy Islandia, NY 11749		-						0.00
Account No. 60355101152368926			2000-2008				T	
Good Year Processing Center Des Moines, IA 50364		-	Credit Card					600.00
	L	_		1	┞	-	+	
Account No. xxxxxxxxxx7422 JC Penney POB 981131 El Paso, TX 79998		-	2000-2008 Store Account					500.00
	L			Ш	L		\perp	500.00
Account No. 0312131451 Kohls POB 2983 Milwaukee, WI 53201	-	_	2000-2008 Store Account					1,500.00
Account No. 517908944760	t	T	2000-2008	\forall	H	t	+	
Macys POB 183083 Columbus, OH 43218		_	Store Account					200.00
Sheet no. 3 of 4 sheets attached to Schedule of				Subt	tota	ıl	T	2,800.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	ze)) [2,000.00

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Richard Kern		Case No.	
		Debtor		

CREDITOR'S NAME,	ç	Н	usband, Wife, Joint, or Community	CO	Ų	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	CONSIDERATION FOR CLAIM. IF CLAIM	ONTINGEN	LIQI	I S P U T E D	AMOUNT OF CLAIM
Account No. 5155930126455971			2000-2008	٦Ŧ	T		
Orchard Bank POB 17051 Baltimore, MD 21297		-	Credit Card		D		500.00
Account No. xxxxxxxxxxxx8162	T	T	2000-2008				
Target/Mann Bracken 2727 Paces West Suite 1400 Atlanta, GA 30339		-	Store Account				4,500.00
Account No. 6032203484423156		t	2000-2008	+			
Wal-Mart POB 530927 Atlanta, GA 30353		-	Store Account				
							500.00
Account No. a08d07 Yellow Book POB 11815 Newark, NJ 07101		-	2007 Advertising				
inewaik, ind 07 101							5,500.00
Account No.	H	t				\vdash	
Sheet no. 4 of 4 sheets attached to Schedule of			•	Sub	tota	ıl	11 000 00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	11,000.00
			(Report on Summary of S		lota Inle		61,500.00
			(Report on Summary of S			/	I .

B6G (Officia	l Form 6G) (12/07)		
•			
In re	Richard Kern		Case No.
_		Debtor ,	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Active Capital Corp. 74 West Park Ave. Second Floor Long Beach, NY 11561

Leased Candy Machines

B6H (Official	Form 6H) (12/07)			
In re	Richard Kern	,	Case No.	
		Debtor		

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

RAT A	Official	Form 6I	(12/07)
BOI (Official	rorm or)(14/0/)

In re	Richard Kern		Case No.	
	_	Dehtor(s)		-

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDI	ENTS OF DEBTOR AND	SPOUSE		
Decrei o maritar bracas.	RELATIONSHIP(S):	AGE(S):		
Married	None.				
Employment:	DEBTOR		SPOUSE		
Occupation	Magician/DJ/Sales				
Name of Employer	Self-Employed/Roadie Products	Unemployed			
How long employed	15 Years				
Address of Employer	27 Milford Dr Central Islip, NY 11722				
INCOME: (Estimate of ave	erage or projected monthly income at time case filed)		DEBTOR	,	SPOUSE
	lary, and commissions (Prorate if not paid monthly)	\$	902.00	\$	0.00
2. Estimate monthly overting	ne	\$	0.00	\$	0.00
3. SUBTOTAL		\$	902.00	\$	0.00
4. LESS PAYROLL DEDU	CTIONS				
 Payroll taxes and so 	ocial security	\$	234.00	\$	0.00
b. Insurance		\$	10.00	\$	0.00
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
5. SUBTOTAL OF PAYRO	OLL DEDUCTIONS	\$	244.00	\$	0.00
6. TOTAL NET MONTHLY	Y TAKE HOME PAY	\$	658.00	\$	0.00
7. Regular income from ope	eration of business or profession or farm (Attach detail	ed statement) \$	3,906.00	\$	0.00
8. Income from real property	y	\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
dependents listed abov		or's use or that of \$	0.00	\$	0.00
11. Social security or govern		¢	0.00	¢	0.00
(Specify):			0.00	\$	0.00
12 Dansion on ratinament in			0.00	φ —	0.00
12. Pension or retirement in 13. Other monthly income	icome	φ	0.00	Ψ	0.00
2	ince from family	\$	800.00	\$	0.00
(Speens).		\$	0.00	\$	0.00
14 CURTOTAL OF LATE	7 THROUGH 12	•	4,706.00	\$	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13	ф		· -	
15. AVERAGE MONTHLY	Y INCOME (Add amounts shown on lines 6 and 14)	\$	5,364.00	\$	0.00
16. COMBINED AVERAG	E MONTHLY INCOME: (Combine column totals from	m line 15)	\$	5,364.00)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re	Richard Kern			Case No.	
		_	Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 2		average monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	olete a separ	rate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,845.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	325.00
b. Water and sewer	\$	30.00
c. Telephone	\$	0.00
d. Other Telephone and Cable	\$	165.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	500.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	95.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	100.00
b. Life	\$	52.00
c. Health	\$	0.00
d. Auto	\$	173.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Realty	\$	700.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)	_	474.00
a. Auto	\$	471.00
b. Other Second Mortgage	\$	400.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Leased Equipment for Business	\$	208.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules	\$	5,364.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Ψ	0,00 1100
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	L	-
following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	5,364.00
b. Average monthly expenses from Line 18 above	\$	5,364.00
c. Monthly net income (a. minus b.)	\$	0.00

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Eastern District of New York

In re	Richard Kern				Case No.	
				Debtor(s)	Chapter	7
		DECLARATION C	ONCERN	ING DEBTOR'S SC	HEDULI	ES
		DECLARATION UNDER I	PENALTY C	OF PERJURY BY INDIVI	DUAL DEB	STOR
		re under penalty of perjury th				
	<u>19</u> sheets,	and that they are true and co	orrect to the b	best of my knowledge, info	ormation, an	id belief.
Date	June 2, 2009		Signature	/s/ Richard Kern		
				Richard Kern Debtor		
				-		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Eastern District of New York

In re	Richard Kern		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$49,734.00 2008 \$38,000.00 2007

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Indy Mac POB 78826 Phoenix, AZ 85062	DATES OF PAYMENTS Past 90 Days	AMOUNT PAID \$5,535.00	AMOUNT STILL OWING \$281,200.00
WA MU POB 660433 Dallas, TX 75266	Past 90 Days	\$1,200.00	\$36,600.00
People's Alliance FCU 125 Wireless Blvd Hauppauge, NY 11788	Past 90 Days	\$1,413.00	\$23,000.00

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

DATES OF PAID OR

PAYMENTS/ VALUE OF AMOUNT STILL

NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR
DATE OF PAYMENT
AMOUNT PAID
OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

AND LOCATION

District Court Suffolk

Pending

2

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

3

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Howard D. Weisinger, Esq. DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR May, 2009 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1.800.00

4

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

5

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

iviaterial. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL
SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF
GOVERNMENTAL UNIT DOCKET NUMBER STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

6

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

None b List the n

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date June 2, 2009	Signature	/s/ Richard Kern
		Richard Kern Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Replymentary Court

	Eastern Distr	rict of New Yo		
In re Richard Kern			Case No.	
		Debtor(s)	Chapter 7	
PART A - Debts secured by pr	ex 7 INDIVIDUAL DEBTO coperty of the estate. (Part A nattach additional pages if nec	nust be fully co	MENT OF INTENTION mpleted for EACH debt which i	s secured by
Property No. 1]		
Creditor's Name: People's Alliance FCU		Describe Pro 2005 Nissan F	perty Securing Debt: athfinder	
Property will be (check one):		_ L		
☐ Surrendered	■ Retained			
If retaining the property, I intend ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain Property is (check one): ☐ Claimed as Exempt		avoid lien using Not claimed	11 U.S.C. § 522(f)). 1 as exempt	
PART B - Personal property subj Attach additional pages if necessa		ee columns of Pa	rt B must be completed for each un	nexpired lease.
Property No. 1				
Lessor's Name: Active Capital Corp.	Describe Leased Pr Leased Candy Mach		Lease will be Assumed pur U.S.C. § 365(p)(2): ■ YES □ NO	rsuant to 11
I declare under penalty of perjuand/or personal property subjection Date June 2, 2009	et to an unexpired lease.	/ intention as to /s/ Richard Kern Richard Kern	any property of my estate securi	ing a debt

United States Bankruptcy CourtEastern District of New York

In re	Richard Kern						Cas	e No.		
					Deb	otor(s)	Cha	pter	7	
	DISC	CLO	OSURE OF	COMPEN	SATION	OF ATTO	RNEY FO	R DE	CBTOR(S)	
C	Pursuant to 11 U.S. compensation paid to be rendered on behalf	me v	within one year b	efore the filing	g of the petition	on in bankrupt	tcy, or agreed to	be pai	d to me, for servi	
	For legal service	s, I h	nave agreed to acc	cept			\$		1,800.00	
	Prior to the filing	g of t	this statement I ha	ave received			\$		1,800.00	
	Balance Due						\$		0.00	
2.	The source of the com	pen	sation paid to me	was:						
	Debtor		Other (specify):							
3.	The source of compen	satio	on to be paid to m	ne is:						
	■ Debtor		Other (specify):							
4.	■ I have not agreed firm.	to sh	hare the above-dis	sclosed compe	nsation with	any other perso	on unless they a	re men	nbers and associa	tes of my law
	☐ I have agreed to s copy of the agree									my law firm. A
5.	In return for the abov	e-dis	sclosed fee, I have	e agreed to ren	nder legal serv	vice for all asp	ects of the bank	ruptcy	case, including:	
t c		ling the c as ne s wi	of any petition, so debtor at the meet	chedules, stated ting of creditor itors to reduc	ement of affair rs and confirm ce to market	s and plan whation hearing	nich may be requ , and any adjour	iired; ned he	earings thereof;	
6. I		tion	btor(s), the above of the debtors in proceeding.	-disclosed fee n any dischar	does not incl rgeability ac	ude the follow tions, judicia	ring service: I lien avoidance	es, rel	ief from stay ac	tions or any
					CERTIFIC	ATION				
	certify that the foreg		g is a complete sta	tement of any	agreement or	arrangement	for payment to r	ne for	representation of	the debtor(s) in
Dated	l: June 2, 2009				/s/ I	Howard D. W	eisinger, Esq.			
	<u></u>				Hov	vard D. Weis	inger, Esq.	_		
						vard D. weis Old Country	inger, Esq. P.0 Road	j.		
					Suit	e 300				
						le Place, NY 6) 997-0700	11514			
					(31)	2, 22. 2.20				

United States Bankruptcy Court Eastern District of New York

In re	Richard Kern		Case No.	
		Debtor(s)	Chapter	7

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) or attorney for the debtor(s) hereby verify that the attached matrix (list of creditors) is true and correct to the best of their knowledge.

Date:	June 2, 2009	/s/ Richard Kern
		Richard Kern
		Signature of Debtor
Date:	June 2, 2009	/s/ Howard D. Weisinger, Esq.
		Signature of Attorney
		Howard D. Weisinger, Esq.
		Howard D. Weisinger, Esq. P.C.
		393 Old Country Road
		Suite 300
		Carle Place, NY 11514
		(516) 997-0700

USBC-44 Rev. 9/17/98

Active Capital Corp. 74 West Park Ave. Second Floor Long Beach, NY 11561

Active Capital Corp. 74 West Park Ave. Second Floor Long Beach, NY 11561

American Express POB 297804 Fort Lauderdale, FL 33329

Bank of America POB 15726 Wilmington, DE 19886

Barclays POB 13337 Philadelphia, PA 19101

Chase POB 15153 Wilmington, DE 19886

Chase POB 15548 Wilmington, DE 19886

Chase/Wa Mu POB 659588 San Antonio, TX 78265

Citi POB 6500 Sioux Falls, SD 57117

Citi POB 183051 Columbus, OH 43218

Discover POB 3008 New Albany, OH 43054 FIA Card/Advanced Call POB 8457 Johnson City, TN 37615

GE Money Bank POB 9769 Macon, GA 31297

GE Money Bank POB 981127 El Paso, TX 79998

GE Money Bank POB 960061 Orlando, FL 32896

GE Money Bank 4125 Windward Plaza Dr. Bldg 3000 Alpharetta, GA 30005

GE Money/Rubin & Rothman 1787 Vets Hwy Islandia, NY 11749

Good Year Processing Center Des Moines, IA 50364

Indy Mac POB 78826 Phoenix, AZ 85062

IRS 10 MetroTech Center 625 Fulton St Brooklyn, NY 11201

JC Penney POB 981131 El Paso, TX 79998

Kohls POB 2983 Milwaukee, WI 53201 Macys POB 183083 Columbus, OH 43218

Orchard Bank POB 17051 Baltimore, MD 21297

People's Alliance FCU 125 Wireless Blvd Hauppauge, NY 11788

Target/Mann Bracken 2727 Paces West Suite 1400 Atlanta, GA 30339

US Attorney Att:Bankruptcy OnePierrepont Plaza Brooklyn, NY 11201

WA MU POB 660433 Dallas, TX 75266

Wal-Mart POB 530927 Atlanta, GA 30353

Yellow Book POB 11815 Newark, NJ 07101 Case 8-09-74196-dte Doc 1 Filed 06/08/09 Entered 06/08/09 14:04:04

B22A (Official Form 22A) (Chapter 7) (12/08)

In re	Richard Kern	
	Debtor(s)	According to the information required to be entered on this statement
Case N	Number:	(check one box as directed in Part I, III, or VI of this statement):
	(If known)	☐ The presumption arises.
		■ The presumption does not arise.
		☐ The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	□ Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	□ Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a. ☐ I was called to active duty after September 11, 2001, for a period of at least 90 days and ☐ I remain on active duty /or/ ☐ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	 b. ☐ I am performing homeland defense activity for a period of at least 90 days /or/ ☐ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.

		Part II. CALCULATION OF M	ON	THLY INCO	ME F	OR § 707(b)(7	') E	EXCLUSION		
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. □ Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.									
2	 b. ☐ Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") for Lines 3-11. 									
		Married, not filing jointly, without the deck "Debtor's Income") and Column B ("Spot					.b a	above. Complete	bo	th Column A
	-	Married, filing jointly. Complete both Colu					("S _l	pouse's Income'	') f	or Lines 3-11.
		gures must reflect average monthly income re lendar months prior to filing the bankruptcy						Column A		Column B
	before	e the filing. If the amount of monthly income the six-month total by six, and enter the res	vai	ried during the six	months			Debtor's Income		Spouse's Income
3	Gross	s wages, salary, tips, bonuses, overtime, co	mm	issions.			\$	902.00	\$	0.00
	Incon	ne from the operation of a business, profes	sio	n or farm. Subtra	ct Line	b from Line a	Ψ	002.00	Ψ	0.00
4	busine not en	nter the difference in the appropriate column ess, profession or farm, enter aggregate number a number less than zero. Do not include ne b as a deduction in Part V.	oers	and provide detail	s on an	attachment. Do				
		Ia	ф	Debtor	ф	Spouse				
	a. b.	Gross receipts Ordinary and necessary business expenses	\$	6,958.00 3,052.00		0.00				
	c.	Business income	-	btract Line b from		0.00	\$	3,906.00	\$	0.00
_	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V. Debtor Spouse									
5	a.	Gross receipts	\$	0.00		0.00				
	b.	Ordinary and necessary operating expenses	\$	0.00		0.00				
	c.	Rent and other real property income	Su	btract Line b from	Line a		\$	0.00	\$	0.00
6		est, dividends, and royalties.					\$	0.00	\$	0.00
7		on and retirement income.					\$	0.00	\$	0.00
8	exper purpo	amounts paid by another person or entity, uses of the debtor or the debtor's dependence. Do not include alimony or separate main e if Column B is completed.	ıts,	including child su	ipport	paid for that	\$	800.00	\$	0.00
9	Howe benef	ployment compensation. Enter the amount over, if you contend that unemployment compit under the Social Security Act, do not list thou tinstead state the amount in the space believes.	ens	ation received by y	ou or y	our spouse was a				
	be a Act	mployment compensation claimed to benefit under the Social Security Debtor	_	0.00 Sp		0.00	\$	0.00	\$	0.00
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Debtor Spouse									
	a. b.		\$		\$					
		and anter on Line 10	\$		\$					
		and enter on Line 10	L)/	D A 1111 2 2 3	10:	C-1 1	\$	0.00	\$	0.00
11		otal of Current Monthly Income for § 707(Ф	5 608 00	¢	0.00

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.			
	Part III. APPLICATION OF § 707(b)(7) EXCLUSIO	N		
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by t and enter the result.	he number 12	\$	67,296.00
14	Applicable median family income. Enter the median family income for the applicable state and (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bank			
	a. Enter debtor's state of residence: NY b. Enter debtor's household size:	2	_ \$	57,006.00
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. ☐ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or		on does	not arise" at
	■ The amount on Line 13 is more than the amount on Line 14. Complete the remaining par	ts of this stateme	nt.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

	Complete Fai ts	IV, V, VI, and VII o	n uns	statement only if required	. (See Line 15.)		
	Part IV. CALCULA	TION OF CURI	REN'	Γ MONTHLY INCOM	ME FOR § 707(b) (2)	2)	
16	Enter the amount from Line 12.					\$	5,608.00
17	Marital adjustment. If you checke 11, Column B that was NOT paid of dependents. Specify in the lines bel spouse's tax liability or the spouse's amount of income devoted to each pot check box at Line 2.c, enter zer a. b.	n a regular basis for to ow the basis for exclu- support of persons of ourpose. If necessary,	he ho iding her th	usehold expenses of the debt the Column B income (such an the debtor or the debtor's Iditional adjustments on a se	or or the debtor's as payment of the dependents) and the		
	c.			\$			
	Total and enter on Line 17			\$		ф	0.00
						\$	0.00
18	Current monthly income for § 70	7(b)(2). Subtract Lin	e 17 f	rom Line 16 and enter the re	sult.	\$	5,608.00
	Part V. CA	LCULATION ()F D	EDUCTIONS FROM	INCOME		
	Subpart A: Ded	uctions under Star	ıdaro	s of the Internal Revenu	e Service (IRS)		
19A	National Standards: food, clothin Standards for Food, Clothing and C www.usdoj.gov/ust/ or from the cle	ther Items for the app	licabl	n Line 19A the "Total" amou e household size. (This info	ant from IRS National mation is available at	\$	985.00
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply						
	a1. Allowance per member	60 8		Allowance per member	144		
	b1. Number of members	2 է	52.	Number of members	0		
	c1. Subtotal	120.00	c2.	Subtotal	0.00	\$	120.00
20A	Local Standards: housing and uti Utilities Standards; non-mortgage e						
	available at <u>www.usdoj.gov/ust/</u> or					\$	618.00

20B	Local Housi availa Avera and e				
202	a.	IRS Housing and Utilities Standards; mortgage/rental expense	1,599.00		
	b.	Average Monthly Payment for any debts secured by your			
		home, if any, as stated in Line 42	\$ 2,245.00	4	
	c.	Net mortgage/rental expense	Subtract Line b from Line a.	J \$	0.00
21	20B of Stand	Standards: housing and utilities; adjustment. If you content loes not accurately compute the allowance to which you are entitards, enter any additional amount to which you contend you are notion in the space below:	tled under the IRS Housing and Utilities	ď.	0.00
				_ \$	0.00
	You a a veh Checl	Standards: transportation; vehicle operation/public transporte entitled to an expense allowance in this category regardless icle and regardless of whether you use public transportation. It the number of vehicles for which you pay the operating expended as a contribution to your household expenses in Line 8.	of whether you pay the expenses of operatin	7	
22A		\square 1 \square 2 or more.			
	If you Trans Stand Censi	\$	560.00		
	Local	Standards: transportation: additional public transportation	on expense. If you pay the operating	4	333.33
22B	B Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				0.00
	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)				
	□ 1				
23	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.				
	a.	IRS Transportation Standards, Ownership Costs	\$ 489.00]	
	II.	Average Monthly Payment for any debts secured by Vehicle	404.75		
	b.	1, as stated in Line 42 Net ownership/lease expense for Vehicle 1	\$ 431.75 Subtract Line b from Line a.	-11_	57.05
	c.			<u> </u>	57.25
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.				
	a.	IRS Transportation Standards, Ownership Costs	\$ 200.00	4	
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$ 0.00		
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\parallel_{ς}	200.00
25	Othe federa	r Necessary Expenses: taxes. Enter the total average monthly al, state and local taxes, other than real estate and sales taxes, s security taxes, and Medicare taxes. Do not include real estate	expense that you actually incur for all uch as income taxes, self employment taxes	\$	0.00
·					

26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.	\$	0.00			
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$	0.00			
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.	\$	0.00			
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$	0.00			
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.	\$	0.00			
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such a pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.					
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$	2,540.25			
	Note: Do not include any expenses that you have listed in Lines 19-32 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.					
34	a. Health Insurance \$ 0.00					
	b. Disability Insurance \$ 0.00					
	c. Health Savings Account \$ 0.00	\$	0.00			
	Total and enter on Line 34.	4	0.00			
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:					
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$	0.00			
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$	0.00			
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Howing and Utilities, that you estually expend for home energy costs. You must provide your					
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and		2 20			
l	necessary and not already accounted for in the IRS Standards.	\$	0.00			

	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National						
39	Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is						0.00
	<u> </u>	ons. Enter the amount that you will o	antinua ta cantuil	huta in t	as form of soah	\$	0.00
40	or financial instruments to a charit	able organization as defined in 26 U.	S.C. § 170(c)(1)-	(2).	le form of cash	\$	0.00
41	Total Additional Expense Deduc	tions under § 707(b). Enter the total	l of Lines 34 thro	ough 40		\$	0.00
		Subpart C: Deductions for	Debt Paymen	t			
42	own, list the name of the creditor, Payment, and check whether the p of all amounts scheduled as contra	ms. For each of your debts that is see identify the property securing the debayment includes taxes or insurance. To ctually due to each Secured Creditor. If necessary, list additional entries e 42.	t, and state the A he Average Mon in the 60 months	Average M thly Payi followin	Monthly ment is the total g the filing of		
	Name of Creditor	Property Securing the Debt	Average M	ayment	Does payment include taxes or insurance?		
	a. Active Capital Corp.	Candy Machines	\$ 2	208.00	□yes ■no		
	b. Indy Mac	Location: 27 Milford Drive, Central Islip NY	\$ 1,8	345.00	□yes ■no		
	c. People's Alliance FCU	2005 Nissan Pathfinder	\$ 4	431.75	□yes ■no		
	d. WA MU	Location: 27 Milford Drive, Central Islip NY			□yes ■no		
			Total: Add	•		\$	2,884.75
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.						
	Name of Creditor	Property Securing the Debt	1/60	th of the	Cure Amount		
	aNONE-		\$	То	tal: Add Lines	\$	0.00
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.						
		uses. If you are eligible to file a case is	ınder Chanter 13	comple	te the following	\$	38.33
		a by the amount in line b, and enter the					
45	a. Projected average monthly Chapter 13 plan payment. b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						
	c. Average monthly administrative expense of Chapter 13 case Total: Multiply Lines a and b				s a and b	\$	0.00
Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.					\$	2,923.08	
		Subpart D: Total Deduction	s from Incom	e			
47	Total of all deductions allowed u	nder § 707(b)(2). Enter the total of I	ines 33, 41, and	46.		\$	5,463.33
	Part VI.	DETERMINATION OF § 70	7(b)(2) PRES	UMP1	ION		
48	Enter the amount from Line 18	Current monthly income for § 707	(b)(2))			\$	5,608.00
49	Enter the amount from Line 47	Total of all deductions allowed und	ler § 707(b)(2))			\$	5,463.33

50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 a	and enter the result.	\$	144.67			
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.						
	Initial presumption determination. Check the applicable box and proceed as directed.						
	☐ The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.						
52	☐ The amount set forth on Line 51 is more than \$10,950 Check the box for "I statement, and complete the verification in Part VIII. You may also complete Par						
	■ The amount on Line 51 is at least \$6,575, but not more than \$10,950. Com	plete the remainder of Part VI (I	ines 53	through 55).			
53	Enter the amount of your total non-priority unsecured debt		\$	69,500.00			
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number	er 0.25 and enter the result.	\$	17,375.00			
	Secondary presumption determination. Check the applicable box and proceed	as directed.		,			
55	 The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. ☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. 						
	Part VII. ADDITIONAL EXPENSE	CLAIMS					
	Other Expenses. List and describe any monthly expenses, not otherwise stated in of you and your family and that you contend should be an additional deduction from 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All feach item. Total the expenses.	om your current monthly income	under §				
56	Expense Description	Monthly Amou	nt				
	a.	\$					
	b.	\$ \$					
	c. d.	\$					
	Total: Add Lines a, b, c, and d	\$					
	Part VIII. VERIFICATION						
57	I declare under penalty of perjury that the information provided in this statement debtors must sign.) Date: June 2, 2009 Signature	is true and correct. (If this is a job is true and correct.) /s/ Richard Kern Richard Kern (Debtor)	oint case	2, both			

Case 8-09-74196-dte Doc 1 Filed 06/08/09 Entered 06/08/09 14:04:04

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

STATEMENT PURSUANT TO LOCAL BANKRUPTCY RULE 1073-2(b)

DEBTOR(S):	Richard Kern	CASE NO.:.
Pursuant to concerning Related	Local Bankruptcy Rule 1073 Cases, to the petitioner's best	7-2(b), the debtor (or any other petitioner) hereby makes the following disclosure knowledge, information and belief:
was pending at any spouses or ex-spous partnership and one have, or within 180	time within six years before thes; (iii) are affiliates, as defined or more of its general partner	for purposes of E.D.N.Y. LBR 1073-1 and E.D.N.Y. LBR 1073-2 if the earlier case the filing of the new petition, and the debtors in such cases: (i) are the same; (ii) are the same; (ii) are the same; (ii) are the same partnership; (v) are a trs; (vi) are partnerships which share one or more common general partners; or (vii) feither of the Related Cases had, an interest in property that was or is included in 541(a).]
NO RELATED	CASE IS PENDING OR HAS	S BEEN PENDING AT ANY TIME.
THE FOLLOW	ING RELATED CASE(S) IS I	PENDING OR HAS BEEN PENDING:
1. CASE NO.:	JUDGE: DISTRI	CT/DIVISION:
CASE STILL PENI	OING (Y/N):	[If closed] Date of closing:
CURRENT STATE	US OF RELATED CASE:	(Discharged/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WH	ICH CASES ARE RELATED	(Refer to NOTE above):
	LISTED IN DEBTOR'S SCH F RELATED CASE:	IEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN
2. CASE NO.:	JUDGE: DISTRI	CT/DIVISION:
		[If closed] Date of closing:
CURRENT STATE	US OF RELATED CASE:	(Discharged/awaiting discharge, confirmed, dismissed, etc.)
		(Discharged/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WH	ICH CASES ARE RELATED	(Refer to NOTE above):
	LISTED IN DEBTOR'S SCH F RELATED CASE:	IEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN
3. CASE NO.:	JUDGE: DISTRI	CT/DIVISION:
CASE STILL PENI	OING (Y/N):	[If closed] Date of closing:
CURRENT STATE	US OF RELATED CASE:	
		(Discharged/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WH	ICH CASES ARE RELATED	(Refer to NOTE above):
	LISTED IN DEBTOR'S SCH F RELATED CASE:	IEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN

(OVER)

Filed 06/08/09 Entered 06/08/09 14:04:04 Case 8-09-74196-dte Doc 1

DISCLOSURE OF RELATED CASES (cont'd)

NOTE: Pursuant to 11 U.S.C. § 109(g), certain individuals who have had prior cases dismissed within the preceding 180 days may not be eligible to be debtors. Such an individual will be required to file a statement in support of his/her eligibility to file.

TO BE COMPLETED BY DEBTOR/PETITIONER'S ATTORNEY, AS APPLICABLE:

I am admitted to practice in the Eastern District of New York (Y/N): Y

CERTIFICATION (to be signed by pro se debtor/petitioner or debtor/petitioner's attorney, as applicable):

I certify under penalty of perjury that the within bankruptcy case is not related to any case now pending or pending at any time, except as indicated elsewhere on this form.

/s/ Howard D. Weisinger, Esq. Howard D. Weisinger, Esq. Signature of Debtor's Attorney Signature of Pro Se Debtor/Petitioner Howard D. Weisinger, Esq. P.C. 393 Old Country Road Suite 300 Carle Place, NY 11514 Signature of Pro Se Joint Debtor/Petitioner (516) 997-0700 Mailing Address of Debtor/Petitioner City, State, Zip Code

Area Code and Telephone Number

Failure to fully and truthfully provide all information required by the E.D.N.Y. LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.

NOTE: Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.

USBC-2 Rev.02/15/1